

SEAG seen as unifying event for Filipinos

AWARE of the current economic and political turmoil in the country, visiting delegates from Malaysia and Singapore believe the coming 23rd Southeast Asian Games will help unite Filipinos and strengthen the host nation.

The message was made by the foreign representatives, composed of the foreign

team for the country, as the third day of their working visit to Metro Manila continued. In his opening remarks, the 11 nations sent the Philippines a boost by saying "We are here."

"The Philippines needs the SEA Games," said Hong Choo, the vice president of the Olympic Council of Malaysia, said today morning following a conference with the Philippine Olympic Committee.

"Sports, especially during the difficult times, could help unify a nation."

Lee, also the chief of mission of Team Malaysia in the Philippine SEA Games, added that the Games bring a good

moment for the country to enter its political history, get the people involved and make the staging of the event a successful one.

"We don't need language classes," said the Malaysian official. "We have to push the button, and that is to have the guest, representative and friend of the Games."

The Malaysian and Singaporean officials underscored an assessment on the event, funds and the progress of the country's preparation for the SEA Games.

"In fact, we have the progress of the preparation of the organizing committee, which is working to facilitate around the vision of the SEA Games," said Team Singapore's

manager Chua Boon Yong, referring to the Philippine SEA Games Organizing Committee chaired by National Sports Commission.

The person during his opening address was Philippine Sports Commission (PSC) chair Wilfredo "Buddy" Bantayan and PSC Vice Chair members Carlos "Bobby" Tison, Larry Baging, Peter Sagat, Wilfredo Deschamps, Red Canales and Jose Manaligao of the first Southeast Asian Games.

"With the assistance of sports leaders in Malaysia and Singapore, we can ensure and improve our preparations," said Bantayan, who accompanied the officials during their visit to Calicut City.

Eagles whip Falcons . . .

Page 10

The UFT Clubhouse in the Pagsanjan, 73-75, at 13-14 road.

MANILA (PSC) - The Philippine Sports Commission (PSC) chair Wilfredo "Buddy" Bantayan and PSC Vice Chair members Carlos "Bobby" Tison, Larry Baging, Peter Sagat, Wilfredo Deschamps, Red Canales and Jose Manaligao of the first Southeast Asian Games.

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Rudy Salud mourns the death of humility

IT COULD have been this morning, for those who already can't see their past behavior, in the upcoming of support for him (Salud), the former 10th and 11th place who has been in the spotlight after being hit by a sudden stroke while in Manila, Philippines, recently.

Friends led by Lito Papat, former president of both the PBA and the IHL and former PBA coach, founding member of the National Basketball Commission, have sent letters, which together with other contributions, will be acknowledged before we achieve everything in the future basketball affairs, a member of the 1974 PBA Finals who has been played by the Commission and the PBA franchise in the past.

Salud, who has been hit by a stroke and has been admitted in the country, is the subject of support for him (Salud), the former 10th and 11th place who has been in the spotlight after being hit by a sudden stroke while in Manila, Philippines, recently.

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Salud is a world-class basketball player who is able to withstand pressure that sportsman Rudy Salud has demonstrated throughout his career.

His character does not require him to be a naturally gifted player, but a hardworking player who could be called a true star.

However, it is not that, but the fact that he has been hit by a stroke while in Manila, Philippines, recently.

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BAKE EYE

Alvin

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INQUIRER TV GUIDE									
Monday, August 8, 2005									
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Ang inyong tagapaghatid ng ulat-pangmulat
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Ating kabaligtaran
Cheri Mercado



INQ INQ TV TV

The WORLD

Silvia Lorenzini & Oreste

Trapped Russian mini-sub, crew of 7 rescued in Pacific

PETROPOLAVSK-KAMCHATSKY, Russia — A Russian mini-submarine that was trapped for nearly three days under the Pacific Ocean surfaced Sunday with all seven people aboard alive after a British remote-controlled vehicle cut away the undersea cables that had trapped it.

All seven aboard the AE 201 mini-submarine appeared to be in satisfactory condition, vessel spokesman Capt. Greg Lippert said. They were returned to the crew of a nearby Russian merchant ship.

Rescuers, citing the vessel and its location, said it was a "special" case. The AE 201, Vladimir Popov's, deputy head of the naval general staff, told reporters. "Practically no one has ever been rescued from a submarine."

"I recently took our English sub-

marine there three weeks and the help they gave us in order to complete the operation within the time we had available—that is, before the oxygen ran out," he said.

When Khabarovsk, the wife of crew member Lt. Vyacheslav Mikhlin, was rescued, he got married for the second time.

"My feelings changed. I was happy, I said," she told Channel One television.

The sub surfaced at around 4:30 p.m. local time, some three days after becoming trapped in 200 meters of water off the Pacific Coast. It was carrying six sailors and a representative of the company that manufactured it, further, a British rescue com-

municated Super Seaplanes among the cables that had trapped the 44-foot mini-submarine in the past week. It was about 15 km off the coast of the Kamchatka peninsula.

The British submersible team that rescued the crew was made up of experts from the Royal Naval School of Submarine Rescue. The team arrived on the AE 201 about the fourth day.

The crew aboard the small submersible were not in danger as rescuers used to free them before the submersible was cut away. The cables put on thermal suits to shield them against temperatures of about 5 degrees Celsius and had only spreader beams with the car in order to use some chemistry off-board.

"The crew were healthy, very professional," Popov said on Channel One television. "They all guaranteed, assured, they to ensure the sub and not be the worst operation."

The British team also dispatched a crew and three submersibles to Kamchatka at that time, but they were too damaged at the accident site.

In an echo of the first sinking, Popov said, "The British sub-



A Russian mini-submarine, AE 201, called a Pro, left, the same type as the mini-sub trapped Friday in the Pacific Ocean is seen about the rescue ship Rostov during the rescue efforts that followed the submersible sinking last month. The AE 201 is shown in this Aug. 17, 2000 photo. The mini-submarine on right is an AE 32 type.

had made no public comment by Sunday on the mini-sub rescue. Popov remained on mission as the British submersible, dropping within that he appeared to be in satisfactory condition.

Deputy Minister Sergei Ivanov

officials said the mini-submarine was participating in a combat training exercise Thursday when it got caught on its undersea emergency assembly that is part of a combat training system. The system was designed with a weight of about 60 metric tons. AP

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Cops hunt gang tagged in cannibalism

GENERAL SANTOS CITY—Panic grips residents of remote villages in the boundary of Jose Abad Santos town in Davao del Sur and Glan town in Sarangani province after the leader of a cult allegedly involved in cannibalism managed to escape arrest.

Police have not yet established the name of the cult group but have known and started for taking the lives of their victims and eating their blood.

Chief Insp. Benito Morales, police chief of Jose Abad Santos,

has said reports that his men were able to arrest their members of the group.

The suspects, including Angeline and Nelson Loring, and a certain Lito Morales, are now in custody at the Glan City jail.

Morales stated that the members found their group and only involved in kidnapping but also in cannibalism.

"In such the young members, the standards tell their parents to kill public enemy. They show in the public their eating of the liver and drinking of the blood," Morales said.

Life after jail

The police official identified the leader of the group as a certain Nelson Loring, who is reported to live in Malibon town.

Edwin del Rio,

Morales said, Loring went to Marikina and formed cult.

Angeline and Nelson Loring were arrested while kidnapping victims in a plantation owned by one of their victims.

Police recovered from their arrested victims, including a young boy allegedly used in killing their victims.

Other members of the group were identified as Benjamin Loring, Godwin Antonio and Lito Morales. —Agnes C. Zeno, PDI

Food chains seen growing market for Benguet veggies

LA TRINIDAD, Benguet—The province's lightest vegetables may not be of export quality for now but they can give Benguet farmers a lift for their profit in big markets in Metro Manila, an expert is saying.

Over Abalos, a member of the Organic Producers and Traders Association of Benguet, said the key to make local vegetables competitive with big will be to invest in seedling technology applications, local irrigation and to create a strong growing system independent of the supply and demand cycle.

Abalos, 45, said the market offered by big food chains in Metro Manila looked very promising, since they demand quality and consistency in the quality of locally produced vegetables.

"This can mean visiting to create a seedling and local food chains, particularly with the use of a steady supply of vegetables," he told the Inquirer.

He noted the big demand for potatoes, leafy greens, carrots and broccoli.

"These [local] vegetables are at least 2,000 kilograms a day because of the volume of demand as they have no markets," he said.

Abalos said he was informed of the results of a study by scientists that compared the cost of local vegetables produced in Benguet with those sold in Manila under the same climate and weather conditions.

He said Benguet's vegetables are sold for 10 pesos. "This has caused a gap between local and imported vegetables," he said.

But Abalos said that to meet the demand, the farmers need to be willing to use new techniques, like organic farming and use of pesticides to boost production.

He said organic farming produces disease-free vegetables and reduces chemical inputs. —Dylan Tanabe, PDI

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Federal system backers to meet in Davao City

DAVAO CITY—Leaders of the Christian Movement for a Federal Philippines (CMFP) in 15 regions throughout the country will gather here on Aug. 13-14 to discuss the CMFP's new manifesto and the proposed Charter change.

The manifesto of the CMFP members is in favor of Charter change by way of constituent assembly.

President Benedictino Jr. proposed Charter amendments through constituent assembly, but his idea of the federalism is not in line with the CMFP's manifesto. He said at least 40 CMFP chapters from all over the country will be expected to participate in the meeting. "The CMFP will make a unanimous decision on whether to support Charter change through Congress or constituent assembly," he said.

He said the CMFP would discuss the issue regarding the composition of the constituent assembly, as well as the role of the President in drafting the Charter.

Some members and other allies would be expected to attend the convention, which may be held in a public hall or a private hall.

In Manila, Davao City, Marikina, and other parts of the Philippines, will move to establish a federal system and federalism.

—Agnes C. Zeno, PDI

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SHARP 8000W (8.0 cu. ft.)	1,679	1,679	1,477



Abu says AFP has no orders to hunt Garci

PORT OF SPAIN, Singapore, Aug. 5—Dagang, armed Forces Chief of Staff Gen. Arsenio Sison said public and private leaders of expertise in his command should have been involved in the AFP's operations in the Philippines.



ABU

Abu said Dagang said he was given instructions to pursue former Commission on Elections Commissioner Virgilio Garcera, the official who was allegedly talking to his troops in the capital.

"He told me frankly, I have no interest any order to look for him," he said.

But Abu, who will retire on Aug. 15, was very explicit when he discussed his own past losses in life in the Philippine Military Academy.

"In life, everything you do has a purpose. That's it. That's all it will be the end," he said.

He said only Dagang knew how to live in the military so he was looking for him to be a leader in the military. "I am a leader of soldiers," he said. "I am a leader of soldiers." "I am a leader of soldiers." "I am a leader of soldiers."

"I am a leader of soldiers," he said. "I am a leader of soldiers." "I am a leader of soldiers." "I am a leader of soldiers."

"I am a leader of soldiers," he said. "I am a leader of soldiers." "I am a leader of soldiers." "I am a leader of soldiers."

which is against the law. He is leaving in the middle of a crisis and he knows there are too many things that need to be done," a top military official said.

Gen. Sison said Dagang, AFP's top commander, visited him on Saturday for a personal release and to see the AFP chief of staff. Sison said he was not involved in the city.

Abu, Sison and Dagang, who is the PMA's top commander, are in the city.

A PMA official said he was not involved in the city. He said he was not involved in the city. He said he was not involved in the city.

Abu would have received a 10-page order to leave the city. He said he was not involved in the city. He said he was not involved in the city.

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EARLY WORK

A boat from the coast guard is seen at the shore in Baguio, Baguio, Baguio.

PHOTO BY AP/WIDEWORLD

Rights groups condemn arrest of archbishop's bro

By Heather H. Hargis
PHILIPPINE NEWS

LOILO CITY—Human rights groups have condemned the arrest of Archbishop's brother, who was arrested in the city. He was arrested in the city. He was arrested in the city.

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"We find (Capilla's arrest) to be a gross violation of human rights and a gross violation of human rights," said a spokesman for the PRC.

The PRC is a private law firm that has been working on human rights issues in the Philippines.

Archbishop Capilla, who was arrested in the city. He was arrested in the city. He was arrested in the city.

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River carries off AUV, driver missing

By Andrew C. Tanaka Jr.

ELPIDO de Moya thought he could drive across the small bridge, already under deep maintenance work, on Saturday morning. But he was wrong.

The estimated missing as of press time voluntarily surrendered 11, but who remained absent is located neither near nor down the Marlboro River.

The 36-year-old driver was on his way home from Queens City the night in question when he decided to use the short route over the Toms River Bridge.

Some problems are now approaching the bridge leading to Jennings Creek upon arrival in Marlboro City at about 6:30 a.m.

They felt superior and were true

The bridge, which was small and low, was already under water due to monsoon rains. Pringle said that because of the heavy rain,

People helplessly watched as the white Taurus, FL driver came the tank and rolled back over.

Finally, he was back, he was
swayed around him. Moments later,
strong current pushed the vehicle off
the bridge and into the canyon.

The LAC, with plate numbers EPO 21 to 24, was folded out of the cover when

Redburns had to wear a protective mask to walk in case of a chemical leak, he said.

But the West was essential to its found.

Scout's operations continued up to mid-afternoon.

DISCLAIMER: This is not the Telecoms UK Regulatory Services Ltd's view or the views of the Maritime and Civil Aviation unit or of any other unit.

MMDA gives cue to end days of colorum buses

THE Office of redevelopment has been created—so is the Metropolitan Manila Development Authority (MMDA), below.

With the growing implementation of the Organized Bus Route (ORR) scheme, children have to walk to the school, which is not ideal. The ORR scheme is a good idea, but it is not a solution to the problem of children walking to school.

One study would be based on legal spreading bases, and they would be evaluated to determine and there would be placed in the world.

Roughly 700 buses, gly Ebus, were ordered by a consortium headed by J. K. L.

ABROCCERUS BATTLE Further Babur's Began (right), the growingly local environmentalists in strikes in planning it was and putting little efforts on it was already partially not in the the. Abroccerus Forest Park. They gathered at the park's grounds to discuss the late loss. Karl Marx who himself was a member of the club in the forest.

METROBRIEFS

QC exec says tax collection slightly up

[illegible]

4 MCRPO men nabbed for extortion

[illegible]

Suspects in slay of captain's wife nabbed

The 1997 book *Antibiotic Resistance: The Rise and Fall of Superbugs* (coauthored with David Ho) traces the 100-year history of antibiotic resistance with the latest clinical insights. The authors, Marvin Pillingman, MD, and David Ho, MD, MPH, are senior faculty at the University of California, San Francisco.



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Why the trade deficit was understated

(IASI model) shows that government contributions have made a massive adjustment in the trade conditions of the last three years: provided various incentives, both monetary and non-monetary. The 2004 trade deficit, i.e. the excess of imports over exports—misreported as \$4.26 billion from the previously reported \$7.03 billion, or more than 43 times the original figure. The 2003 deficit was revised to \$4.44 billion from \$1.37 billion, or 3.3 times the original. And the 2002 trade deficit was revised to \$8.02 billion from \$2.65 million, or a whopping 78.5 times the earlier reported figure.

The issue promptly raised two questions. First, how does this affect the credibility and reliability of government economic forecasts? And the governments have undertaken to new thinking that our trade balance has been much better than it actually was? Second, how does this affect the overall state of the economy? Is the health and stability of the economy actually worse than it appears? Does this provide even more ammunition for government critics and political opportunists to call for a change in leadership?

The president was in the same quick research on the matter by talking to the people most directly concerned, but she says at the end that we can all rest easy because this announced adjustment ultimately represents good news for all of us. Here is the full story:

When the adjustment

Newly appointed Deputy Governor of the Bangko Sentral ng Pilipinas (BSP), Andres B. Domingo, tells us that the adjustment of the interest rate on time deposits is a "close issue" to him. At this time, payment of interest on time deposits is 10% for deposits from P10,000, 10% and 15% for deposits above P10,000. Domingo is looking closely into a preliminary study of the impact of the interest rate on deposits in the commercial economy. They were included at the bottom of the data reported to show the impact of capital flight. According to Domingo, "flowing to 'black' capital markets" is the BSP's "fear" of primary accounts. If the interest rate, they are suspicious about how impact savings are not being reached by the banks. They are willing to trade interest against the interest rate on deposits. They are not over-enthusiastic about the interest rate on deposits. They are not over-enthusiastic about the interest rate on deposits. They are not over-enthusiastic about the interest rate on deposits.

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But they also know that issues in these positions are all improved, and that the only added value the donors to documents contributes to these, is given to him by assembling the documents into clips or even books. Thus, they felt that there must be something wrong with the train data reported by the National Statistics Office (NSO). A similar task has been included in the above agencies and NSO is required to look more closely at the matter.

In-company transactions

Through a five-level hierarchy of manufacturing centers, the task force found that when multinational electronics firms' mother companies abroad send electronic components to their U.S. factories for assembly and subassembly in support to the mother unit, the value of imported components does not get reported to BLS. But the full value of these imported products does.

With the new information, in contrast with this special survey, a special adjustment in import's factor made, leading to the measure reveals recently proposed, National Statistical Coordination Board (NSCB) secretary general Radosław Mroczek says that the multinational companies concerned have agreed to who have to undergo the same survey every year benchmark. But government economists and statisticians are saying over these two companies import's structures are captured better than apart from these previously successful import transactions, provide much needed correct information.

Item-comparisons in the table have just one item also incorporated in the cost-based trade accounts. While United goods and Visa sell one item the last of data reporting: \$71 million trade deficit for May 2006, more imports into the appropriate restriction on

The good news

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BUSINESS

Rising credit risks reflect state of ailing banks

By Dore C. Desires

CRIF's rates of ailing banks appear to be rising as emergency loans granted through the Philippine Import Finance Corp. almost doubled to P40.7 billion in mid-2004 from P40 billion the previous year, according to documents from the Bangko Sentral ng Pilipinas.

The IMF considered 257 banks out of the total remaining loans to be "high risk," after the regulator doled out the P25.38 billion in IMF loans which were secured by government securities.

The BFP is allowed by its charter to extend emergency loans to banks, institutions through its Department of Loans and Credit, whose outstanding loans portfolio stood at P24.45 billion in mid-2004.

According to the BFP documents, PIFC accounted for almost 60 percent of the total portfolio. The documents referred the concerns of the Commission on Audit over a possible "contaminated."

"PIFC is exposed to a possible capital loss by any amount close to one

of PIFC's liability to settle its obligations," the documents said.

However, the same documents said the BFP management still believed that the potential "contaminated" risk be outweighed the value met by the banking sector.

The rates, it said, could result in situations that could lead to a bank run and large economic distressing.

Already the BFP has ordered the Task Force on Banking and Finance Risk to study the financial condition to banks and PIFC, which prepares a list of guidelines govern the BFP's extension of fi-

nancial assistance to banks and the PIFC.

The documents also noted the "very low" needs of banks payments affected by the BFP, which is allowed to pay interest on maturity.

QIP lost the opportunity to earn more as the P127.999 million the deposit being 8,207 percent refinancing rate for December 2004 on the interest income on the P42,875,962 million had it been collected and subject to banking transactions under the regular refinancing scheme, "the documents said.

Neda wants to abandon P2.8-B Metro road project

By Michael S. Reyes

THE NATIONAL Economic and Development Authority may abandon the P2.8-billion Metro Manila Subway-Large Corridor project in an effort to cut down on its budget overruns.

NEDA assistant Director General Subandya Tugaitan told reporters in a briefing last week that the project, which aims to develop Metro Manila's main thoroughfare, could be canceled considering the setback in its implementation.

The Japan Bank for International Cooperation (JBIC) has committed to provide the funding for the Metro Manila Subway-Large Corridor Project (MMSLCP). The Department of Public Works and Highways was tasked to implement the project.

The project has been delayed for about three years because of policy differences between the DPWH and the Metro Manila Development Authority. The MMDA said it has a different road plan for Metro Manila.

MMDA country representative Marvin Fabila earlier expressed disappointment over the delay, claiming the apparent lack of coordination between the MMDA and the DPWH in pursuing infrastructure development projects.

The MMSLCP aims to serve the lower socioeconomic of North and West Metro Manila, and the south through an elevated road to connect the city to the airport via the new expressway from Pasig City going to Makati City using C-3 Road.

Tugaitan said the MMSLCP was one of two major projects the government plans to abandon as it reviews its infrastructure (ICA) portfolio. He said the national government is looking toward reducing its ICA commitments to help ease the government's fiscal position.

The NEDA also reported that the government's cumulative ICA commitments was up to P23.7 billion in 2004 from P19.9 billion in 2003. The figure has been on a downward since 2001, when it stood at P23.2 billion.

DBM studying proposal to hike gov't pay

THE DEPARTMENT of Budget and Management is now reviewing the government's pay, cost classification, and compensation system as it aims to make the salaries of government workers competitive with those in the private sector.

In a paper, the DBM said its ongoing study on the compensation system that revealed that salaries that are the most subjects of complaint from government employees and officials. One is that the salary levels do not reflect the government's performance in government is significantly lower than those offered in the private sector.

The DBM said salaries of executives in the private sector are 30.11 percent to 472.20 percent higher than the ones received by their counterparts in government.

Another issue raised on the government's compensation system is that trend of 20 percent increase in annual compensation (COP) that are considered from the salary freeze declaration law. The respondents have been a subject of criticism by some employees in their agencies. They said that the compensation deflated the purpose of standardizing salary levels for government officials.

According to the DBM, the study is re-evaluating the position and compensation system adopt several principles that will be used as a basis in developing recommended reforms.

One is that the job and salary classification shall be standardized across all government entities using a single job evaluation system. "There shall be uniform pay and benefits administration policy," it said.

But with the government to deep financial trouble, the DBM said the compensation system shall be designed in consideration of the government's financial capabilities.

It added that the compensation system should be competitive with medium-sized private firms, explaining that the government still could not afford to match salaries offered by large private companies.

While the study is being completed, the DBM proposed that allowances of government workers be raised by a fixed percentage of basic salary but not less than P500. It said the increase in allowance shall not be subject to tax.

Michael S. Reyes

Memo to BSP Gov. Tetangco

NOW THAT you have stated your case, kindly find time to review the Insurance Code under Division 307 and 401.

Under these provisions, universal and commercial banks are allowed to provide services in local and branch offices in which insurance companies can sell certain life and non-life policies, subject to the rules of the Insurance Commission on sales agents.

As a rule, I welcome any marketing set-up that will help spread the benefits of insurance to as wide an area as possible.

However, the Insurance Code also requires that the insurance company be an affiliate subsidiary.

An affiliate is a company where at least 5 percent, but not more than 50 percent of the voting stock is owned or controlled by the bank.

A subsidiary is an insurance company where more than 50 percent of the voting stock is owned or controlled by the bank.

The same ownership places the bank in the home of a veritable conflict of interest, especially when the policy is issued on a pre-arranged premium plan.

Let us say a deposit mortgagee has been told to insure his house. The bank suggests that the insurance policy has to be taken from the subsidiary insurance company.

Meanwhile, the insurance is also most competitive in the country.

Since such free education was years ago, the price of the insurance has plummeted as much as one fifth when it used to be.

And the price is still dropping, and the coverage is widening.

When the bank requires that the life insurance policy be bought from the subsidiary, the borrower is deprived of the benefits of buying in a free and open market.

Therefore, the bank emerges the decision to buy the policy from a monopoly. As a result, the premium would be too high, not to mention that the coverage may be limited.

Then, let us see that, while the request is going on, a taxpayer (there is a hybrid corporate and personal tax) would be paying.

QUESTIONS OF POLICIES

Roberto C. General



asking the issue the issue to the general. The Insurance Code accepts the amount of the claim as compared to the claimant's policy.

When is the need of the bank? The bank should agree with the claimant's policy, but if the bank does, it is working against its subsidiary's interest.

If the bank agrees with the subsidiary the bank requirement may be imposed.

If the bank does not have any insurance relationship with the Insurance Company, then the bank can apply for a commission claim to have the claim paid to the bank's interest.

Playing hardball, the bank can even choose to threaten the company and threaten the company's insurance.

Finally, if the Insurance Code is to be taken, the bank is probably still far from the insurance policy from an agent or broker.

In case of a sticky claim with the one's just described, the agent or broker also applies the claim on the Insurance Company.

Insurance is a business practice, in the US, conflicts of interest are avoided. Some states prohibit a bank from putting up an insurance agency to a bank with at least 5,000 shareholders.

Most states prohibit any broker of insurance from operating the company. The broker is agent that will handle the insurance policy request under a non-agreement.

My suggestion is to amend Division 307 and 401. The banks should be asked to drive from insurance companies in ten years.

Then, the banks should be prohibited from specifying the insurance company, broker or agent that will handle the insurance required under a loan agreement.

One and for all, the Bangko Sentral should think of the interest of the vulnerable borrower and evaluate the potential banking industry.

Investing in vocational education...

(Continued from B1)

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For Mariano, vice chair of the Philippine Commission on Women and National Civic Board, chair of the Philippine Commission on Women and National Civic Board.

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- 3.5" 1.44 MB 3.5" floppy
- 33.6 Kbps modem
- 12.8 MB cache
- 100 MB hard disk
- 16 MB cache
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- 333 MHz Pentium® III
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- 3.5" 1.44 MB 3.5" floppy
- 33.6 Kbps modem
- 12.8 MB cache
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- 16 MB cache
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SECURING THE FUTURE: THE ROLE OF MARKETING IN DIRECT SELLING		Walter Linn, Managing Director of the International Franchise Association (IFA)	
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